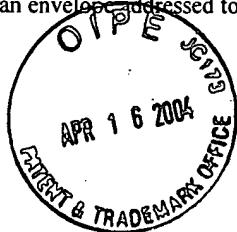


CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as First Class mail in an envelope addressed to: Commissioner for Patents, Mail Stop Non-Fee Amendment, P.O. Box 1450, Alexandria, VA 22313 on April 13, 2004.



By: Kim A. Cabello
Kim A. Cabello

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

Inventor(s): Neal Goldstein, et al.
Appln. No.: 09 672,684
Series Code ↑ Serial No. ↑

Group Art Unit	3625
Examiner:	Brown, Timothy M.
Atty. Dkt.	013756 265981
	C-M Client Ref
Appln. Title:	METHOD OF AND SYSTEM FOR PROCESSING TRANSACTIONS

Filed: September 28, 2000
Mail Stop Non-Fee Amendment
Hon. Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY/AMENDMENT/LETTER

Date: April 13, 2004

This is a reply/amendment/letter in the above-identified application and includes the herewith attachment of same date and subject which is incorporated hereinto by reference and the signature below is treated as the signature to the attachment in absence of a signature thereto.

FEE REQUIREMENTS FOR CLAIMS AS AMENDED

1. Small Entity claim A. <input checked="" type="checkbox"/> NOT made B. <input type="checkbox"/> Withdrawn C. <input type="checkbox"/> made herewith D. <input type="checkbox"/> made previously		For B & C See Required Separate Paper (Pat-256)		Claims remaining after amendment	Highest number previously paid for	Present Extra	Large/Small Entity	Additional Fee	Fee Code Lg Sm
2. Total Effective Claims		43	**minus	44	0	x \$18/\$9 =	+ \$0	1202/2202	
3. Independent Claims		4	***minus	4	0	x \$86/\$43 =	+ \$0	1201/2201	
4. If amendment enters proper multiple dependent claim(s) into this application for first time (leave blank if this is a reissue application).....			add		+ \$290/\$145 =	+ \$0	1203/2203		
5. Original due Date: April 27, 2004		<input type="checkbox"/> NONE							
6. Petition is hereby made to extend the original due date to cover the date this response is filed for which the requisite fee is attached		(1 mo)	\$110/\$55 =					1251/2251	
		(2 mos)	\$420/\$210 =					1252/2252	
		(3 mos)	\$950/\$475 =					1253/2253	
		(4 mos)	\$1,480/\$740=					1254/2254	
		(5 mos)	\$2,010/\$1,005=					1255/2255	
7. Enter any previous extension fee paid since above original due date and subtract			- \$0						
8.			Extension Fee	+ \$0					
9. If Terminal Disclaimer attached, add Rule 20(d) official fee			+ \$110/\$55	+ \$0				1814/2814	
10. If IDS attached requires Official Fee under Rule 97 (c), add or if Rule 97(d) Request			+ \$180	+ \$0				1806	
			+ \$180	+ \$0				1806	
11. After-Final Request Fee per rules 129(a) and 17(r)			+ \$770/385	+ \$0				1809/2809	
12. No. of additional inventions for examination per Rule 129(b)			x \$770/385 ea	+ \$0				1810/2810	
13. Request for Continued Examination (RCE)			+ \$770/385	+ \$0				1801/2801	
14. Petition fee for			+ \$0						
15.			TOTAL FEE =	\$0					
16. *If the entry in this space is less than entry in next space, the "Present Extra" result is "0".							PLEASE CHARGE OUR DEP. ACCT		
17. **If the "Highest number previously paid for" in this space is less than 20, write "20" in this space.									
18. ***If the "Highest number previously paid for" in this space is less than 3, write "3" in this space.									

15.

TOTAL FFF =

\$0

16. *If the entry in this space is less than entry in next space, the "Present Extra" result is "0".

17. **If the "Highest number previously paid for" in this space is less than 20, write "20" in this space.

18. ***If the "Highest number previously paid for" in this space is less than 3, write "3" in this space.

**PLEASE CHARGE
OUR DEP. ACCT**

**Our Deposit Account No. 50-2212)
(Our Order No. 013756 26598**

C# M#

CHARGE STATEMENT: The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any missing or insufficient fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (missing or insufficiencies only) now or hereafter relative to this application and the resulting Official Document under Rule 20, or credit any overpayment, to our Accounting/Order Nos. shown above, for which purpose a duplicate copy of this sheet is attached.

This CHARGE STATEMENT does not authorize charge of the issue fee until/unless an issue fee transmittal sheet is filed.

Query: Is appeal deadline now? If so, file Notice of Appeals separately.

11682 El Camino Real
Suite 200
San Diego, CA 92130-2092
Tel: (619) 234-5000
Atty/Sec: VJC/kac

Pillsbury Winthrop LLP
Intellectual Property Group
By Atty: Victor J. Castellucci Reg. No. 42,535
Sig: Victor J. Castellucci Fax: (858) 509-4010
Tel: (858) 509-4007

NOTE: File this cover sheet in duplicate with PTO receipt (PAT-103A) and attachments



JAF

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Neal Goldstein, et al.) Examiner: Brown, Timothy M.
Serial No: 09/672,684)
Filed: September 28, 2000) Art Unit: 3625
Title: METHOD OF AND SYSTEM)
FOR PROCESSING)
TRANSACTIONS)
I, Kim A. Cabello, hereby certify that this paper,
and all marked attachments are being deposited
with the United States Postal Service as first
class mail in an envelope addressed to: Mail
Stop Amendment, Commissioner for Patents,
P.O. Box 1450, Alexandria, VA 22313-1450, on
April 13, 2004
By: Kim A. Cabello
Kim A. Cabello

AMENDMENT UNDER 37 C.F.R. §1.116(b)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated January 27, 2004, this Amendment being filed within the three-month shortened statutory period the Examiner has set, please amend the above-identified application as follows.

Applicants are mindful of the status of the pending application as after Final rejection. Applicants submit, however, that the Amendments and Remarks set forth below: illustrate that the pending claims are allowable; and additionally frame important issues for appeal. Accordingly, Applicants respectfully request both entry of the claim Amendments and the Examiner's consideration of the Remarks which follow.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 10 of this paper.